

In re:
Shawn D. Gardiner
Debtor

Case No. 23-11275-djb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 01, 2025

User: admin
Form ID: pdf900

Page 1 of 4
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2025:

Recip ID	Recipient Name and Address
db	Shawn D. Gardiner, 1015 E Durham St, Philadelphia, PA 19150-3418
14778458	+ Capital Bank N.A., 2275 Research Blvd. Ste 600, Rockville, MD 20850-6238
14778474	+ Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street, Philadelphia, PA 19123-2616

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 02 2025 01:57:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
cr	Email/Text: megan.harper@phila.gov	Apr 02 2025 01:57:00	CITY OF PHILADELPHIA, Tax & Revenue Unit, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, Major Tax Litigation Division, Philadelphia, PA 19102-1595
cr	+ Email/Text: RASEBN@raslg.com	Apr 02 2025 01:57:00	Mill City Mortgage Loan Trust 2018-3, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
14779532	Email/PDF: resurgentbknofications@resurgent.com	Apr 02 2025 02:12:41	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14778463	Email/Text: megan.harper@phila.gov	Apr 02 2025 01:57:00	City of Philadelphia Law Department, Municipal Services Building, 1401 John F Kennedy Blvd 5th Floor, Philadelphia, PA 19102-1640
14822673	Email/Text: megan.harper@phila.gov	Apr 02 2025 01:57:00	City of Philadelphia Law Department, Tax & Revenue Unit, 1401 JFK Blvd., 5th Floor, Phila., PA 19102
14817466	Email/Text: megan.harper@phila.gov	Apr 02 2025 01:57:00	Water Revenue Bureau, C/O Pamela Elchert Thurmond, City of Philadelphia Law Department, Tax & Revenue Unit, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14807120	Email/Text: megan.harper@phila.gov	Apr 02 2025 01:57:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14778459	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 02 2025 02:13:03	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14778460	Email/PDF: acg.acg.ebn@aisinfo.com	Apr 02 2025 02:25:21	Capital One Auto Finance, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14790123	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 02 2025 02:13:27	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

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14791436	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 02 2025 02:12:43	Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14782608	+ Email/PDF: ebn_ais@aisinfo.com	Apr 02 2025 02:13:06	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14778461	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 02 2025 02:13:09	Citibank/Sears, Attn: Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14778462	Email/Text: bankruptcy@philapark.org	Apr 02 2025 01:57:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14778464	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 02 2025 01:57:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
14778465	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 02 2025 01:57:00	Community Loan Servicing, LLC, Attn: Bankruptcy Dept, 4425 Ponce de Leon Blvd. 5th Floor, Coral Gables, FL 33146-1839
14778466	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 02 2025 02:12:42	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
14778467	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 02 2025 01:57:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14797343	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 02 2025 01:57:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14779530	Email/PDF: resurgentbknofications@resurgent.com	Apr 02 2025 02:13:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14781499	Email/Text: amps@manleydeas.com	Apr 02 2025 01:57:00	Mill City Mortgage Loan Trust 2018-3, c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
14797330	+ Email/Text: mtgbk@shellpointmtg.com	Apr 02 2025 01:57:00	Mill City Mortgage Loan Trust 2018-3, c/o NewRez LLC d/b/a, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14779859	+ Email/Text: RASEBN@raslg.com	Apr 02 2025 01:57:00	Mill City Mortgage Loan Trust 2018-3, c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
14778468	Email/PDF: cbp@omf.com	Apr 02 2025 02:13:04	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14793943	+ Email/Text: bankruptcygroup@peco-energy.com	Apr 02 2025 01:57:00	PECO, 2301 Market Street, 04 NW, Philadelphia, PA 19103-1380
14778469	Email/Text: fesbank@attorneygeneral.gov	Apr 02 2025 01:57:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120
14778470	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 02 2025 01:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14778472	^ MEBN	Apr 02 2025 02:01:30	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14778473	^ MEBN	Apr 02 2025 02:01:06	Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia, PA 19122-2898
14778475	Email/Text: bankruptcy@philapark.org	Apr 02 2025 01:57:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14780229	Email/PDF: resurgentbknofications@resurgent.com	Apr 02 2025 02:13:11	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14779667	+ Email/Text: RASEBN@raslg.com	Apr 02 2025 01:57:00	RAS Crane & Partners, PLLC, 130 Clinton Rd

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#202, Fairfield, NJ 07004-2927

14778476	Email/Text: mtgbk@shellpointmtg.com	Apr 02 2025 01:57:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, PO Box 10826, Greenville, SC 29603-0826
14778477	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 02 2025 02:12:37	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965064, Orlando, FL 32896-5064
14778478	Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 02 2025 01:57:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14778479	^ MEBN	Apr 02 2025 02:00:58	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
sng	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14790124	*+	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14778471	*	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2025 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor Mill City Mortgage Loan Trust 2018-3 amps@manleydeas.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Shawn D. Gardiner help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHELLE L. MCGOWAN	on behalf of Creditor Mill City Mortgage Loan Trust 2018-3 mimcgowan@raslg.com
PAMELA ELCHERT THURMOND	on behalf of Creditor CITY OF PHILADELPHIA pamelathurmond@phila.gov
REGINA COHEN	

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on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. rcohen@lavin-law.com,
mmalone@lavin-law.com

Stephen Franks

on behalf of Creditor Mill City Mortgage Loan Trust 2018-3 amps@manleydeas.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

SHAWN D. GARDINER

Debtor

Chapter 13

Bankruptcy No. 23-11275

ORDER

AND NOW, upon consideration of the Motion to Dismiss Case filed by Kenneth E. West, Esq., Standing Trustee, and after notice and hearing, it is hereby **ORDERED** that this case is **DISMISSED** and that any wage orders previously entered are **VACATED**.

IT IS FURTHER ORDERED if the case has been confirmed and the Trustee is holding funds, any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor(s)' plan shall be refunded to the Debtor(s) unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

Date: April 1, 2025



Derek J. Baker
Bankruptcy Judge